

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Walter C. MUREN)	Group Art Unit: 3627
)	
Application No.: 10/731,433)	Examiner: OBEID, Fahd A.
)	
Filed: December 10, 2003)	Confirmation No.: 5179
)	
For: SYSTEMS AND METHODS FOR)	
PROVIDING AN ADJUSTABLE)	
RATE MORTGAGE WITH A FIXED)	
MONTHLY PAYMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

SUPPLEMENTAL REPLY TO OFFICE ACTION

As requested by the Examiner on August 13, 2009, Applicant submits this Supplemental Reply. In reply to the Office Action mailed February 13, 2009, and further to the Reply to Office Action filed May 11, 2009, Applicant respectfully requests that this application be amended as follows:

Amendments to the Claims begin on page 2.

Remarks follow the amendment section.